

## CLAIMS

What is claimed is:

1. A credit alert system, comprising:  
an account server for receiving an alert regarding at least one of available credit and credit status for a credit account;  
an account database in communication with the server for storing information assigned to the account; and  
an application module in communication with the account server for receiving credit alerts for preparing a message to communicate to a wireless device.
2. The system of claim 1, wherein the wireless device is Wireless Application Protocol (WAP) enabled.
3. The system of claim 2, wherein the message is communicated to the wireless device via a gateway in communication with the account server and the wireless device.
4. The system of claim 3, wherein the gateway includes a push proxy.
5. The system of claim 4 wherein the gateway includes a WAP push proxy.
6. The system of claim 1 where the wireless device is a wireless telephone.
7. The system of claim 1 where the wireless device is a personal digital assistant.
8. The system of claim 1 where the wireless device is a pager.
9. The system of claim 1 where the wireless device is a portable computer having a wireless modem.

10. A method for alerting a wireless device to a change in a credit account, the method comprising:

receiving an alert;  
matching the alert to a wireless subscriber's account;  
generating a message relating to the change in the credit account; and  
transmitting the message to the wireless device.

11. The method of claim 10 wherein the wireless device is Wireless Application Protocol (WAP) enabled.

12. The method of claim 11, further comprising:  
pushing the message via a WAP enabled push proxy gateway to the  
wireless device.

13. The method of claim 12 where the message is a WAP push initiator.

14. The method of claim 13 wherein the message is transmitted when the credit account exceeds a predetermined amount.

15. The method of claim 13 wherein the message is transmitted upon non-receipt of a credit payment.

16. The method of claim 13 wherein the message is transmitted upon the credit account's designation as past due.

17. The method of claim 13 wherein the message is transmitted upon suspension of the credit account.

18. A system for alerting a wireless device to a change in a credit account, comprising:

means for receiving an alert;

means for matching the alert to a wireless subscriber's account;

means for generating a message relating to the change in the credit  
account; and

means for transmitting the message to the wireless device.